

Issue 45: Open Enrollment and Special Enrollment Periods

Following *Issue 42: INSIDER'S EDGE: What happens when adults lose or drop their health insurance?*, readers had questions about the open enrollment period and special enrollment periods. To kick things off, let's revisit our scenario involving George.



George is employed, but his job doesn't offer insurance. He decides not to apply for coverage using Maryland Health Connection during the open enrollment period, which ends on March 31, 2014. In August 2014, George gets sick and decides getting insurance coverage might be a good idea after all. Can he apply for coverage through Maryland Health Connection at that time?

Remember, George cannot apply for insurance coverage through Maryland Health Connection until the next enrollment period. While he could choose to purchase insurance outside the Marketplace in August, he won't be eligible for APTC or CSR to help reduce his medical costs.



So exactly how long does George have to wait for the next open enrollment period?



For 2015 and later years, the open enrollment period is October 15 to December 7 of the previous year. So if George wants to apply for health coverage in 2015, he will need to apply between October 15, 2014 and December 7, 2014.

Do consumers have to apply for Medicaid during open enrollment?

No. The open enrollment period does **not** apply to Medicaid.

THE OPEN ENROLLMENT PERIOD DOES **NOT** APPLY TO MEDICAID.

No, that digital canyon isn't causing a virtual echo. That last point is so important, it bears repeating!

Consumers can apply for Medicaid using Maryland Health Connection *year round*.

Ok, so certain circumstances trigger a special enrollment period. Tell me more!

A special enrollment period allows an individual to apply for benefits using Maryland Health Connection *outside* the open enrollment period.

So what types of life event can qualify a person for a special enrollment period?

- Getting married;
- Birth or adoption of a child;
- Permanently moving to a new area that offers different health plan options;
- For people already enrolled in Marketplace coverage, having a change in income or household status that affects eligibility for tax credits or cost-sharing reductions;
- Losing other health coverage (**for example due to loss of eligibility for Medicaid or CHIP**, a job loss, divorce, expiration of COBRA coverage, or a health plan being decertified).



Remember, voluntarily dropping other health coverage or being terminated for not paying premiums are **not** considered loss of coverage. Losing coverage that is not minimum essential coverage is also not considered loss of coverage.

Questions? Send them to dhmh.medicaidmarge@maryland.gov.